

Information to identify the case:

Debtor 1	Donald L Overly Jr.	Social Security number or ITIN	xxx-xx-1293
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Debra J Overly	Social Security number or ITIN	xxx-xx-9893
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 14-23517-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Donald L Overly Jr.

Debra J Overly
dba DJ's Cakes, Cookies and Candies

1/16/20

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Donald L Overly, Jr.
 Debra J Overly
 Debtors

Case No. 14-23517-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: mgut
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 30

Date Rcvd: Jan 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2020.

db/jdb
 14000794 +Donald L Overly, Jr., Debra J Overly, 1247 Bethel Church Rd, Latrobe, PA 15650-9267
 Berkheimer Assoc., Agt. for Cook Twp., Berkheimer Tax Administrator,
 HAB DLT Legal, P.O. Box 20662, Lehigh Valley, PA 18002-0662
 13914075 ++COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477
 (address filed with court: Collection Service Center, 250 Mt. Lebanon Rd., Ste. 420,
 Pittsburgh, PA 15122)
 13914074 +Collection Service Center, PO Box 560, New Kensington, PA 15068-0560
 13914077 +Creditech, PO Box 20330, Lehigh Valle, PA 18002-0330
 13914078 +Equidata, PO Box 6610, Newport News, VA 23606-0610
 13914083 +Latrobe FCU, 1812 Ligionier St., Latrobe, PA 15650-2917
 14008885 Ligionier Valley S.D./Cook Twp., c/o Pa.M.S., 336 Delaware Ave., Dept. P,
 Oakmont, PA 15139-2138
 13914088 +Ligionier Valley S.D./Cook Twp., c/o Pa.M.S., 336 Delaware Ave., Dept. W-06,
 Oakmont, PA 15139-2138
 13914087 +PA Dept of Revenue, PO Box 280432, Harrisburg, PA 17128-0432
 13914091 +Solomon & Solomon, Columbia Circle, PO Box 15019, Albany. NY 12212-5019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Jan 17 2020 03:16:35 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

14027639 +E-mail/Text: bncmail@w-legal.com Jan 17 2020 03:17:08 ALTAIR OH XIII, LLC,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13914072 +EDI: CAPITALONE.COM Jan 17 2020 07:43:00 Capital One/Yamaha, PO Box 30253,
 Salt Lake City, UT 84130-0253
 13973774 +EDI: BASSASSOC.COM Jan 17 2020 07:43:00 Cavalry Spv I, LLC, c/o Bass & Associates, P.C.,
 3936 E. Fort Lowell Road, Suite #200, Tucson, AZ 85712-1083
 13914073 +EDI: CHASE.COM Jan 17 2020 07:43:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
 13914076 +EDI: WFNNB.COM Jan 17 2020 07:43:00 Comenity Bank, PO Box 182789,
 Columbus, OH 43218-2789
 13914079 +EDI: RMSC.COM Jan 17 2020 07:43:00 GECRB/GECAF Nations, PO Box 965036,
 Orlando, FL 32896-5036
 13914080 +EDI: RMSC.COM Jan 17 2020 07:43:00 GECRB/Paypal, PO Box 965005, Orlando, FL 32896-5005
 13914081 +EDI: RMSC.COM Jan 17 2020 07:43:00 GECRB/Walmart, PO Box 965024, Orlando, FL 32896-5024
 13914082 EDI: IRS.COM Jan 17 2020 07:43:00 Internal Revenue Service, P.O. Box 7346,
 Philadelphia, PA 19101-7346
 13914084 +E-mail/Text: support@ljross.com Jan 17 2020 03:16:00 LJ Ross Associates, PO Box 6099,
 Jackson, MI 49204-6099
 13914085 +EDI: MID8.COM Jan 17 2020 07:43:00 Midland Funding LLC, 8875 Aero Dr., Ste. 200,
 San Diego, CA 92123-2255
 13914086 +EDI: AGFINANCE.COM Jan 17 2020 07:43:00 Onemain Financial, 6801 Colwell Blvd.,
 C/S Care Dept, Irving, TX 75039-3198
 13914089 EDI: PRA.COM Jan 17 2020 07:43:00 Portfolio Recovery, 120 Corporate Blvd.,
 Norfolk, VA 23502
 13958431 EDI: PRA.COM Jan 17 2020 07:43:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 13928058 E-mail/Text: RVSVBICNOTICE1@state.pa.us Jan 17 2020 03:16:35
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg, PA 17128-0946
 13914092 EDI: AGFINANCE.COM Jan 17 2020 07:43:00 Springleaf Financial, PO Box 370,
 Greensburg, PA 15601
 13914093 +E-mail/Text: bankruptcy@firstenergycorp.com Jan 17 2020 03:16:56 West Penn Power,
 76 South Main St., Akron, OH 44308-1817
 13920009 +E-mail/Text: bankruptcy@firstenergycorp.com Jan 17 2020 03:16:56 West Penn Power,
 1310 Fairmont Ave, Fairmont, WV 26554-3526

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Goldman Sachs Mortgage Company
 cr PA Dept of Revenue
 cr Wilmington Savings Fund Society, Et Al...
 13914090* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery, 120 Corporate Blvd., Norfolk, VA 23502)
 TOTALS: 3, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: mgut
Form ID: 3180W

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 18, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Wilmington Savings Fund Society, Et Al...
andygornall@latouflawfirm.com
Douglas G. Hipp on behalf of Joint Debtor Debra J Overly twohipp4u@hotmail.com
Douglas G. Hipp on behalf of Debtor Donald L Overly, Jr. twohipp4u@hotmail.com
James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, Et Al...
bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor Goldman Sachs Mortgage Company bkgroup@kmlawgroup.com
Kenneth D. Henderson on behalf of Creditor PA Dept of Revenue RA-occbankruptcy6@state.pa.us,
RA-occbankruptcy6@state.pa.us
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 8